

GNA Journal

2014 Winter Journal



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Morgan Silver Dollars: Is MS-65 Worth the Cost?

By: Mark Benvenuto

There are very few collectors out there who do not care about the condition of their coins. Indeed, many of us spend years looking for the best we can get, and looking for the coin with some slightly higher grade that sets it apart from all the rest. When it comes to collecting Morgan silver dollars, this grade competition can get pretty fierce. Precisely because of this tough competition, it is fair to ask ourselves: is the grade worth the cost? Another way to ask this might be: is the MS-65 always noticeably better than the MS-64?

Those of us who have enjoyed our hobby since before the 1980's remember collecting mint state coins when they were simply described with terms, and not with numbers. A coin would be sold as, "uncirculated," or perhaps, "brilliant uncirculated," or, "choice uncirculated." With the influx of money from investors in the 1980's – often folks who wished to invest but who did not wish to settle for the ambiguity inherent in the terms we just

mentioned – some more precise method of determining a coin's grade was called for. The numeric system we have become familiar with is the end result of that. It did not spring full-blown onto the scheme in one day. There was plenty of debate for some time about whether or not there even should be grades between MS-60 and MS-65, and about how to grade a coin that had one side which might be MS-65 and the other at some lower (or higher) grade. As the system evolved and grew though, two aspects of it became established. First, there would be one-point differences of grade from the low end of mint state, MS-60, all the way to the perfect coins at MS-70. And second, MS-65 was almost always considered an excellent coin for the collector and investor.

Let's take a look at four Morgan dollars, three of which are very common, and one of which is a dream come true, no matter what grade we could land it in. We've made a small table, just so that we can put all the grades and prices in comparison, and so that we can see what sort of price differences there are for that coveted MS-65 grade. These prices are from fall 2014, and we're going to assume that each coin has been

Date	MS-60	MS-64	MS-65	65/60 difference	65/64 difference
1879	\$55	\$155	\$850	1,545%	548%
1881-S	\$50	\$80	\$200	400%	250%
1893-S	\$130,000	\$350,000	\$650,000	500%	185%
1921	\$42	\$70	\$165	393%	235%

Continued on page: 3

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Morgan Silver Dollars: Is MS-65 Worth the Cost?

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encapsulated – slabbed – by some reputable third party grading service.

1879

Of the four coins we've chosen to list, the 1879 actually shows the most pronounced differences as the grade moves up from MS-64 to MS-65. Likewise, it has the largest jump from that baseline MS-60. Is the MS-65 worth it for this coin, when the price difference is basically 5½ times more for one point? Well, that one question is the heart of this discussion, and can be answered in two broad ways. If you are looking for eye appeal and a great coin for a collection, then no. The MS-64 will most likely fulfill all your wants. If you wish to buy a coin that may have some potential to shoot up in value with the passing of time, then yes. The price may very well be worth it.

1881-S

This common date Morgan dollar shows a wonderfully low MS-65 grade, at least when compared to the 1879. That's great for the collector who wants to own a sharp looking piece. It's not too hot a prospect for the investor, though. In this case then, yes, the MS-65 price is worth it, especially if you are collecting, as opposed to investing.

1893-S

There were only 100,000 of these Morgan dollars that came out of the Granite Lady in San Fran, which makes them one of the keys for the series. Clearly, most of us are never going to drop more than \$100K on a single coin, or more than \$½M for one in MS-65. But wow, is there some potential for this kind of coin. These numbers get

close to those seen in the art market, when great paintings are put on the auction block. And yes, even though there are prices listed here, this is really a coin that will sell at auction, as opposed to some regional or national show. Is it an investment? Maybe. That's quite a risk a person would be taking if they were to buy, then sell in a less-than-perfect market. But what potential if the market is right!

1921

This is by far the most common coin in the entire Morgan silver dollar series. Because of that its prices are always going to be affordable; and we see that the price jump to MS-65 isn't too big. But in every case here, while the coins may have the great, just-mentioned eye appeal, they will probably never lurch upward in terms of prices, no matter what the economy does. They are basically the twin sibling of the 1881-S.

Well, we have looked at less than a handful of Morgan silver dollars and seen that basically there is always a price jump right at the MS-65 grade. Though we can make comparisons between two grades, and though we can make assumptions about where the prices will go in the future, the first and last of this remains: buy what you can afford. If you are collecting, as opposed to investing or dabbling in investing, the MS-64 will always be the better buy. It probably will never jump up in price, but it will give a lot of collecting joy. If you buy however with the hope of making some money as prices rise, well, you may have to spend big now to reap the rewards at the end.

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“Did You Know...”

By: Chip Cutcliff

...that the 2014 Kennedy Gold half dollar containing .750 ounces of .999 fine gold has a very unusual origin? Where most commemorative coin programs start in the House, pass the Senate and are signed into law by the President, the 2014 Kennedy Commemorative Coin Program was created by whim of the Treasury Department and the Mint. This has unusual consequences for the program. Unlike most commemorative coin programs, there is no law designating how many coins are to be made, how many can be purchased, or how long the coins will be offered for sale. The Mint has stated that 40,000 had been created by the start of the program sales window August 5, and that materials were on hand to create a total of 75,000 pieces, after which point the program would be evaluated for further parameters. Initial sales were brisk, with 57,000 sold the first day. The first 4 sold at the ANA show in Chicago for the opening Mint offer price of \$1240.00, were immediately resold for \$5,000 each (plus another later-minted gold half), and the first coin sold out of the 4 was resold the following day, third party graded by PCGS as Proof 70 Deep Cameo, for \$100,000.00. I hope the Mint doesn't decide to produce them at multiple dates in the future, which they can do since these coins are not governed by a law. One of 75,000 is a relatively low mintage. One of 300,000 is not, and could severely damage after-market sales if the Mint sell out and decides to mint more in the future. Only time will tell.

...that the 1942 Silver war nickel was the first US coin to have the “P” for Philadelphia added to the design of the coin? The U.S. Mint at Philadelphia was our nation's first (and only) Mint, established by Congress in 1792. As the only Mint, there was no need for a distinguishing mark. As the Branch Mints were added in the 1830's at Charlotte, Dahlonega and New Orleans, “Mint marks” were added to these coins

to show their place of origin. Later, the San Francisco, Carson City and Denver Mints were added, all with their own distinctive Mint mark (Denver came on board about 45 years after the Dahlonega Mint closed in 1861, so the “D” could be used for Denver without any conflict). Fast forward to 1942. It was believed that the nickel in our 5 cent coin was needed for the war effort. So, the nickel was taken out of the coin and replaced by silver. To mark this change, all 5 cent coins with silver content received a large Mint mark above the Monticello design on the reverse. These coins are seen today with a large “P”, “D”, or “S” located directly above the building. So, the first “P” mint mark was used, but to distinguish the metal content more than to honor Philadelphia as the issuing Mint. Today the “Silver Nickels” contain about a dollar worth of silver!

...that hundreds of millions of Morgan Silver Dollars have been melted since 1918? There were 270,232,722 Morgan silver dollars melted in 1918 to support the war effort. During the Second World War, another 53,000,000 Morgan Dollars were melted. Again during the silver run up of 1979-1980 untold millions of Morgan silver dollars were melted down by metal profiteers (actual numbers not known, but 100,000,000 is an often quoted estimate). That's a potential 423,232,722 Morgan dollars that were removed from circulation or storage. At .773 ounces of silver per coin, that was more than 327,158,900 ounces of silver! Fortunately for collectors, millions of coins were stored at the Treasury Department that surfaced in the late 1950's, providing us with the wide variety of dates and Mint marks, as well as differing conditions of preservation, that make the Morgan Dollar the second most collected coin in the U.S. (Know the most collected? The Cent.)

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The Oldest Half Dollars We Can Afford, Thank You

by Mark Benvenuto

With there being serious talk about a gold half dollar, to commemorate the fiftieth year of the Kennedy design, now might be a very good time to examine our entire run of United States half dollars, to see just how far back a person can go and find one they consider affordable. After all, should the Mint choose to pound out half dollars in gold, they will never be called cheap. Even before Mint surcharges have been added, these will become some sort of premier, collectible half. What then are the collectible halves from long before?

Flowing Hair Design

The first half dollars were part of the original act of Congress for a circulating coinage for the young nation. The act came out in April of 1792, but there weren't any half dollars put out until the end of 1794. As a general rule, any United States coin dated before 1800 will be expensive, even in heavily circulated grades. Thus, while most of us would love to own a Flowing Hair half dollar, a design used only in 1794 and 1795, spending thousands of dollars for one, even in conditions such as G-4 or VG-8, is probably out of the question.

Draped Bust, Two Designs

The draped bust design was issued in 1796 and 1797, and then again from 1801 to 1807. For the first two years, the new obverse design was paired with the original reverse, which routinely gets called the small eagle. The 1801 – 1807 dates have the new obverse design paired with what is called the heraldic eagle reverse.

All totaled, the best estimates are that for those two early years combined there were 3,918 half dollars issued. That's it. Nothing more, nada, zilch. It does not take the proverbial rocket scientist to realize that these will always be extremely expensive coins. Alas, the 1796 and 1797 seem to be out of reach of us normal mortals. We need to move on.

The 1801 Draped Bust half dollar is a rather rare coin, although with 30,289 to its original total, it might as well be common when compared to the 1796 and 1797 halves. Strangely, it's not as colossally expensive, at least in the mid-circulated grades, as one might expect. But where things start getting really affordable is the 1805.

Perhaps it is not a big surprise that in 1805 the production of half dollars shot up. After all, much of the early silver coinage of the US was produced to the demand of a few individuals. Those individuals were the people who could afford to bring silver, as ingots, Spanish silver, or in some other form, to the Mint for coining. They got what they asked for. And in 1804, President Jefferson had

suspended the production of silver dollar coins. So, folks who wanted big silver got half dollars.

In 1805 there were 211,722 half dollars produced. While mint state examples of this coin are very expensive today (in the tens of thousands of dollars), a person could land one in a grade like F-12 for about \$500. That's not too bad, all things considered.

Now, as a quick side note, if you are fervent in your zeal to keep all of your numismatic purchases at perhaps \$50 or below, then yes, this is still expensive. But then, early half dollars always will be, by that definition. Let's keep that in mind as we keep looking.

It was 1806 that saw the first mintage of half dollars almost everyone would consider common. Over 800 thousand were produced, which means that even when times were bad, and silver was melted for its metal, there were probably enough that many of these survived. As with the 1805 we just mentioned, a person could grab one of these for a collection for about \$500, as long as they stayed with the mid-grades.

Capped Bust Design

The year 1807 saw both the Draped Bust design produced, as well as the Capped Bust. The Capped Bust design became the standard for silver coinage for roughly thirty years, and in that time span there was a river of half dollars produced. Since there were no silver dollars produced officially from 1804 – 1840, the fifty-cent piece was basically the big silver coin of the growing country. The 1808's were produced to the tune of just over 1.3 million. And that total would be dwarfed by some of the Capped Bust dates. For the first time, a person can get a half dollar for about \$150 in a grade like F-12. Any way you slice it, that's not bad.

Not many of us collect early half dollars by date. Perhaps some of us stay away from the series because many of the years are also riddled with several varieties, and one is often considered scarce or rare. But we have just seen that a person can acquire some very early half dollars in conditions that still have some good detail on them, and do so without flattening their wallet beyond belief. If you have never considered buying any of the early halves, why not start simply? Buy just one. It can become a companion to any Walking Liberty half or Franklin half collection you already have. Then, when the price is right and the coin in front of you is attractive, add another. And another. You get the picture. Here's hoping you stumble into a world of fun.

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Exploring a Money Tree Motif

By: Richard Jozefiak

Items with Money Tree motifs make interesting exnumia items to collect and study. Besides the beauty of the pieces, it is interesting to see what coins and/or paper money were used in the design.

Money Tree motifs vary greatly in size, scope, and the coins and/or paper money used on them. The basic motif is a large plant or tree, with a number of coins and/or paper money pieces placed on the plant or tree.

This article will describe one particular item, a Money Tree dish, in the author's collection that is both beautiful and intriguing. The artist and manufacturer of the dish are unknown. There are no production marks on the dish. The author estimates that it was produced in the early 1960's.

The Money Tree dish, pictured below, measures 9 x 7 inches, and is very shallow. Its design suggests its use as a decorative piece, more than a dish to hold something.

It is typical of the Money Tree motif, with coins on a large tree. The coins on this Money Tree are U.S., with a number of quotes also on the Money Tree. Upon examining the Money Tree, it becomes apparent that the coins and the quotes don't seem to go together!

The coins are all U.S., and they even have dates. The following are on the Money Tree:

Cent- 1960 D

Nickel- 1957

Dime- 1948

Quarter- 1951

There is no reason for the particular dates selected by the artist that the author can see. Also, why did the artist use a mintmark "D" for the cent, and other coins do not have a mintmark? Were the coins with these dates and mintmark the only ones the artist had to use as his models?

The quotes the artist selected to use on the dish are mostly British, instead of American. The quotes are from the mid-1800's to the early 1900's, well before the dates and types of the U.S. coin designs used.

The quotes are:

"Take care of the Pence and the Pounds will take care of themselves".- William Lowndes

"Annual Income Twenty Pounds. Annual Expenditure Nineteen Nineteen six, Result Happiness. Annual Income Twenty Pounds, Annual Expenditure Twenty Pounds Ought and six, Result Misery."- Dickens, David Copperfield

"Money, Save the Proverb, Makes Money."- Adam Smith, Wealth of Nations

"Put Not Your Trust in Money. But Put Your Money in Trust." - O.W. Holmes, The Autocrat of the Breakfast Table

Based on the combination of British quotes and U.S. coins, the author speculates that the Money Tree dish was first produced for the British and/or Commonwealth markets. The U.S. coins would probably have been British coins. The British monetary system prior to 1967 was based on the Pound, Shilling, and Pence system.

When the Money Tree dish was produced for the U.S. market, the author speculates that the British coins were replaced with U.S. coins. The author has not found a similar Money Tree dish with British coins at the time of this article.

In summary, a Money Tree motif can open a lot of questions about an item's design, production, and history. Why did an artist choose particular coins and/or paper money to put on the item they designed and created? Why did an artist add text, if any, to their design? Money Tree motifs are an interesting part of exnumia.



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MCCC Collectible Items Over the Years

By: Richard Jozefiak

Madison County Coin Club has issued three collectible items since its founding in March 2001. These items were each designed and sold to club members at meetings and local coin shows. The first item sold was a coffee mug in 2007. Next was a T-shirt in 2009, and in 2011 a limited edition 3-medal set for the club's 10th Anniversary/100th meeting was issued. The table below is a summary of the items.



Item	Project Lead	Year	Quantity	Price	Still Available?	Comments
Coffee Mug	Mark Larson	2007	144	\$5 (one free to new member)	Yes	
T-Shirt	Harold Fears	2009	36	\$15	No	
10 th Anniversary/100 th Meeting 3 Medal Set	Richard Jozefiak	2011	50 sets	\$50	Yes	On sale now

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